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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/702,489	10/31/2000	Donald L. Glick	BRM0002	9825
27268	7590	09/09/2004	EXAMINER	
BAKER & DANIELS 300 NORTH MERIDIAN STREET SUITE 2700 INDIANAPOLIS, IN 46204-1782			KOPPIKAR, VIVEK D	
		ART UNIT	PAPER NUMBER	
		3626		

DATE MAILED: 09/09/2004

Please find below and/or attached an Office communication concerning this application or proceeding.

<b>Office Action Summary</b>	<b>Application No.</b>	<b>Applicant(s)</b>	
	09/702,489	GLICK ET AL.	
	<b>Examiner</b>	<b>Art Unit</b>	
	Vivek D Koppikar	3626	

*-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --*  
**Period for Reply**

**A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.**

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

**Status**

- 1) Responsive to communication(s) filed on 09 July 2004.
- 2a) This action is FINAL.                    2b) This action is non-final.
- 3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

**Disposition of Claims**

- 4) Claim(s) 1-12 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) Claim(s) \_\_\_\_\_ is/are allowed.
- 6) Claim(s) 1-12 is/are rejected.
- 7) Claim(s) \_\_\_\_\_ is/are objected to.
- 8) Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

**Application Papers**

- 9) The specification is objected to by the Examiner.
- 10) The drawing(s) filed on \_\_\_\_\_ is/are: a) accepted or b) objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

**Priority under 35 U.S.C. § 119**

- 12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
  - a) All    b) Some \* c) None of:
    1. Certified copies of the priority documents have been received.
    2. Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
    3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

**Attachment(s)**

1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)	4) <input type="checkbox"/> Interview Summary (PTO-413)
2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)	Paper No(s)/Mail Date: _____
3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08) Paper No(s)/Mail Date: _____	5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152)
	6) <input type="checkbox"/> Other: _____

## **DETAILED ACTION**

### ***Status of Application***

1. This communication is in response to the amendment filed on July 9, 2004. Claims 1-12 are pending in this application and have been examined.

### ***Claim Rejections - 35 USC § 103***

2. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

3. Amended Claims 1-2 are rejected under 35 U.S.C. 103(a) as being unpatentable over US Patent Number 4,567,359 to Lockwood in view of “Insurance Services of America” (<http://web.archive.org/web/19990420161222/http://missionaryhealth.com/>) (published on April 20, 1999) and in further view of “Volunteers Insurance Service” (<http://web.archive.org/web/19991009121132/http://www.cimaworld.com/htdocs/volunteers.com>).

(a) Claim 1, which is directed towards a computer network system for generating insurance quotes, rates, and applications, including ministry-specific coverages, for ministries and religious institutions upon input of information related to such ministries and religious institutions by a user, has been amended to recite two additional limitations of 1) including information regarding activities including at least one of camps, schooling, daycare, counseling programs, and foreign mission operations. Lockwood does not teach this newly added limitation; however, it is known

in the art as evidenced by "Insurance Services of America", which teaches a computerized system for generating inquiries about insurance related to missionary trips (see "Background" section in "Insurance Services of America"). At the time the invention was made, one of ordinary skill in the art would have been motivated to modify the system of Lockwood to include a feature whereby a user could get insurance quotes on missionary related activities in order to provide individuals going on missionary trips with more enhanced financial advice specific to their needs (as recited in "Insurance Services of America" –"Background").

The second newly added limitation is 2) including information about volunteers participating in the activities. The combined system of Lockwood and "Insurance Services of America" does not teach this limitation; however, it is known in the art as evidenced by "Volunteers Insurance Service" (Page 1) which teaches a computerized system for generating inquiries about insurance for volunteers. At the time of the invention was made, one of ordinary skill in the art would have been motivated to modify the combined system of Lockwood and "Insurance Services of America" to include a feature where a user could generate an inquiry regarding insurance for volunteers participating in activities in order to provide a means for an individual or organization to address the liability concerns dealing with using volunteers ("Volunteers Insurance Service", Paragraph 1).

(b) Amended Claim 2 is directed towards a method for using the computerized system of claim 1 and Original Claim 2 included the same limitations as Original Claim 1 and Amended Claim 2 has been amended to include the same newly added limitations as are present in claim 1 (refer to the rejection of Claim 1 above).

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4. Amended Claims 3, Original Claim 4, Amended Claims 5-6, Amended Claim 8 and Original Claims 10-12 are rejected under 35 U.S.C. 103(a) as being unpatentable over US Patent Number 4,567,359 to Lockwood in view of “Insurance Services of America” (<http://web.archive.org/web/19990420161222/http://missionaryhealth.com/>) (published on April 20, 1999).

Claim 3, which is directed towards a machine-readable program storage device for storing encoded instructions for a method of quoting, rating and saving quote information for insurance transactions that include ministry-specific coverages through a web based interface, has been amended to recite the following new limitation: “including information regarding activities including at least one of camps, schooling, daycare, counseling programs, and foreign mission operations”. Lockwood does not teach this newly added limitation; however, it is known in the art as evidenced by “Insurance Services of America”, which teaches a computerized system for generating inquiries about insurance related to missionary trips (see “Background” section in “Insurance Services of America”). At the time the invention was made, one of ordinary skill in the art would have been motivated to modify the system of Lockwood to include a feature whereby a user could get insurance quotes on missionary related activities in order to provide individuals going on missionary trips with more enhanced financial advice specific to their needs (as recited in “Insurance Services of America” –“Background”).

Claim 4 has not been amended and is therefore rejected for the same reasons given in the prior Office Action mailed March 29, 2004 and incorporated herein.

As per amended Claim 8, “Insurance Services of America” shows a link to its proposal (named “Liaison International-see “Insurance Services of America—page 1). At the time the

invention was made, one of ordinary skill in the art would have been motivated to modify Lockwood to include a link to an insurance proposal or quote (the link providing more detailed coverage information) in order to have provided the user with a more convenient and efficient means of quickly obtaining insurance detailed information on a desired insurance policy.

As per amended claims 5-6, in Lockwood the application (query) and quote information is derived from the central processing center and a hardcopy is printed (Figure 1 and Col. 4, Ln. 56-64).

Claims 10-12 have not been amended and are therefore rejected for the same reasons given in the prior Office Action mailed March 29, 2004 and incorporated herein.

5. Amended Claim 7 is rejected under Lockwood in view of “Insurance Services of America” as applied to Claim 4 above and in further view of US Patent Number 6,058,391 to Gardner.

Claim 7 has been amended to recite a feature where changes to the quote information are prohibited (the file is made “read-only”) after the policy application is requested. The quote information file is further made “read-only” based on checking the status of the policy application on the server. Lockwood and “Insurance Services of America” do not teach this limitation, however, this feature is known in the art as evidenced by Gardner, which is directed towards an enhanced user view/update capability for managing data from relational tables. Gardner teaches a means wherein if a field is given a “read-only” status then that field cannot be changed (Col. 11, Ln. 66 –Col. 12, Ln. 11). At the time the invention was made, one of ordinary skill in the art would have been motivated to add this feature to the combined system of Lockwood in view of “Insurance Services of America” in order to have provided a means

whereby a user would be prohibited from making changes to data or information regarding a policy application.

6. Claim 9 has not been amended and is therefore rejection for the same reasons given in the prior Office Action mailed March 29, 2004.

***Response to Arguments***

7. Applicant's arguments with respect to claims 1-12 have been considered but are moot in view of the new ground of rejection.

***Conclusion***

8. Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

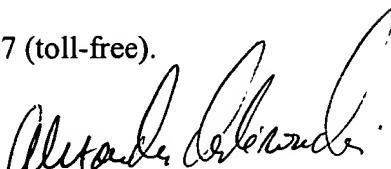
9. Any inquiry concerning this communication or earlier communications from the examiner should be directed to **Vivek Koppikar** whose telephone number is **(703) 305-5356**. The examiner can normally be reached on Monday-Friday from 8 AM to 5 PM, Eastern Time.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Joseph Thomas, can be reached at (703) 305-9588. The fax phone number for the organization where this application or proceeding is assigned are (703) 872-9306.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

  
Vivek Koppikar

9/7/04

  
**ALEXANDER KALINOWSKI**  
**PRIMARY EXAMINER**